



Statistics At A Glance

As of September 30, 2024

Dollar Amounts in Billions	All Insured Institutions			Asset Concentration Group									
				Commercial Banks	Savings Institutions	Credit Card Lenders	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion
Third Quarter 2024													
Number of FDIC-Insured	4,517	3,966	551	10	5	1,000	2,491	319	41	186	394	71	
Number of FDIC-Supervised	2,875	2,600	275	5	0	720	1,584	158	28	104	247	29	
Total Assets	\$ 24,210	23,005	1,205	526	6,155	304	8,081	581	395	43	91	8,033	
Total Loans	\$ 12,620	11,961	659	435	2,134	203	5,415	219	299	11	51	3,852	
Domestic Deposits	\$ 17,533	16,574	960	399	3,221	254	6,557	466	326	35	77	6,197	
Bank Net Income (QTR)	\$ 65.421	63.203	2.218	3.877	17.379	0.922	20.440	0.936	1.038	0.264	0.242	20.325	
Percent Profitable (QTR)	% 92.9	94.7	80.0	100.0	100.0	96.4	94.3	78.1	90.2	83.9	92.9	84.5	
Average Return on Assets (QTR)	% 1.09	1.11	0.74	2.95	1.14	1.22	1.02	0.65	1.06	2.50	1.07	1.02	
Average Return on Equity (QTR)	% 10.92	11.06	8.03	27.69	12.62	12.54	9.64	7.50	11.66	18.59	10.96	10.03	
Net Interest Margin (QTR)	% 3.23	3.22	3.44	10.92	2.80	3.47	3.27	1.58	3.78	3.07	3.39	3.05	
Equity to Assets	% 10.07	10.10	9.45	10.78	9.03	10.00	10.76	8.90	9.09	13.92	10.12	10.23	
Noncurrent Loan Rate - Total Loans ¹	% 0.95	0.93	1.32	1.66	0.75	0.61	0.90	0.46	0.67	0.83	0.67	1.14	
Real Estate Loans	% 1.17	1.16	1.26	1.16	1.03	0.57	0.99	0.50	0.38	0.88	0.60	1.93	
C&I Loans	% 0.85	0.85	1.27	0.73	0.74	1.06	0.96	0.46	0.64	0.92	0.93	0.77	
Loans to Individuals	% 1.15	1.11	1.63	1.79	1.08	0.44	0.57	0.13	0.83	0.49	0.53	1.19	
Coverage Ratio ²	% 184.81	184.36	190.63	421.13	259.51	205.44	144.50	127.01	298.74	193.94	184.04	159.19	
Net Charge-Off Rate - All Loans (QTR)	% 0.67	0.64	1.14	4.34	0.77	0.10	0.27	0.03	0.99	0.37	0.08	0.80	
Real Estate Loans (QTR)	% 0.10	0.11	0.03	0.23	0.00	0.03	0.10	0.00	0.00	0.09	0.01	0.18	
C&I Loans (QTR)	% 0.56	0.56	0.70	2.68	0.58	0.39	0.55	0.11	0.32	0.34	0.19	0.46	
Loans to Individuals (QTR)	% 2.90	2.79	4.23	4.64	3.09	0.56	1.31	0.38	1.58	3.02	0.53	2.94	
Third Quarter 2023													
Number of FDIC-Insured	4,614	4,050	564	10	5	1,020	2,524	318	39	233	398	67	
Number of FDIC-Supervised	2,952	2,671	281	5	0	727	1,631	153	26	138	248	24	
Total Assets	\$ 23,408	22,201	1,207	490	5,798	295	8,368	613	390	50	92	7,313	
Total Loans	\$ 12,344	11,709	635	409	2,062	194	5,609	212	296	13	52	3,497	
Domestic Deposits	\$ 17,159	16,187	972	374	3,132	248	6,744	497	317	42	79	5,726	
Bank Net Income (QTR)	\$ 68.335	66.169	2.166	3.186	18.640	0.912	20.165	0.822	1.020	0.219	0.252	23.119	
Percent Profitable (QTR)	% 93.2	94.9	80.3	90.0	100.0	96.1	94.5	78.3	87.2	85.4	94.0	92.5	
Average Return on Assets (QTR)	% 1.17	1.19	0.71	2.64	1.28	1.24	0.96	0.52	1.05	1.74	1.10	1.27	
Average Return on Equity (QTR)	% 12.17	12.32	8.88	25.72	13.62	14.09	9.69	7.87	12.55	15.13	12.49	13.17	
Net Interest Margin (QTR)	% 3.30	3.30	3.29	10.74	2.91	3.40	3.33	1.55	3.61	3.10	3.48	3.19	
Equity to Assets	% 9.58	9.66	8.08	10.20	9.46	8.67	9.91	6.81	8.34	11.01	8.63	9.59	
Noncurrent Loan Rate - Total Loans ¹	% 0.82	0.80	1.22	1.50	0.73	0.53	0.71	0.41	0.64	0.77	0.61	1.03	
Real Estate Loans	% 1.00	0.98	1.22	0.75	0.98	0.52	0.78	0.44	0.18	0.80	0.56	1.82	
C&I Loans	% 0.68	0.68	0.81	0.70	0.76	0.81	0.77	0.46	0.84	0.83	0.74	0.51	
Loans to Individuals	% 1.01	0.97	1.43	1.61	0.91	0.35	0.54	0.13	0.81	0.61	0.57	1.08	
Coverage Ratio ²	% 209.78	210.61	199.72	471.03	256.03	245.11	181.24	155.92	323.50	213.51	202.21	172.36	
Net Charge-Off Rate - All Loans (QTR)	% 0.51	0.49	0.86	3.57	0.57	0.05	0.22	0.02	0.93	0.34	0.05	0.60	
Real Estate Loans (QTR)	% 0.05	0.06	0.00	0.01	0.01	0.01	0.06	-0.01	0.00	0.10	0.00	0.08	
C&I Loans (QTR)	% 0.39	0.39	0.48	2.32	0.29	0.18	0.45	0.01	0.29	0.12	0.07	0.25	
Loans to Individuals (QTR)	% 2.28	2.21	3.24	3.78	2.36	0.46	1.22	0.33	1.48	2.07	0.34	2.32	

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.